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Case 15-80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main Document Page 1 of 50 United States Bankruptcy Court

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Nor	thern	Distr	ict of	Illi	nois

IN RE:		Case	e No	
Felix, Inocencio M. & Felix, Donna R.		Chap	pter <u>7</u>	
	Debto	r(s)		
	DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR	DEBTOR	
1.		2016(b), I certify that I am the attorney for the above-named deb , or agreed to be paid to me, for services rendered or to be rende ws:		
	For legal services, I have agreed to accept		\$	1,000.00
	Prior to the filing of this statement I have received		\$	1,000.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify):		
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed con	mpensation with any other person unless they are members and a	associates of my law firm.	
	I have agreed to share the above-disclosed comportogether with a list of the names of the people share	ensation with a person or persons who are not members or associ ring in the compensation, is attached.	iates of my law firm. A copy of	f the agreement,
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects of the bankruptcy case, includi	ing:	
	b. Preparation and filing of any petition, schedules,c. Representation of the debtor at the meeting of cre	ndering advice to the debtor in determining whether to file a peti statement of affairs and plan which may be required; ditors and confirmation hearing, and any adjourned hearings then		
	d. Representation of the debtor in adversary proceede. [Other provisions as needed]	ungs and other contested bankruptey matters;		
6.	By agreement with the debtor(s), the above disclosed to	ee does not include the following services:		
_				
		CERTIFICATION		
	certify that the foregoing is a complete statement of any proceeding.	agreement or arrangement for payment to me for representation	of the debtor(s) in this bankrup	tcy
	Feb	(a/ Duant A. IVI		
-	February 25, 2015 Date	/s/ Brent A. Wagner Brent A. Wagner 6292056 Dennis Hewitt 1124 Lincoln Highway Rochelle, IL 61068-1517		
		brent.a.wagner@gmail.com		

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

 $_{\rm B201B~(Form~2}\mbox{Gase,15-80480}$

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Desc Main

Page 4 of 50 Document **United States Bankruptcy Court**

Northern District of Illinois

IN RE:		Case No
Felix, Inocencio M. & Felix, Donna R.		Chapter 7
Γ	Debtor(s)	•

	OF NOTICE TO CONSUMER DEBTOR(S) (b) OF THE BANKRUPTCY CODE	
Certificate of [Nor	-Attorney] Bankruptcy Petition Preparer	
I, the [non-attorney] bankruptcy petition preparer sign notice, as required by § 342(b) of the Bankruptcy Cod		d to the debtor the attached
Printed Name and title, if any, of Bankruptcy Petition Address:	petition preparer the Social Secur principal, respon	number (If the bankruptcy r is not an individual, state ity number of the officer, asible person, or partner of petition preparer.)
X	rincipal, responsible person, or	0.5.0. 3 110.)
	Certificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received	and read the attached notice, as required by § 342(b) of	of the Bankruptcy Code.
Felix, Inocencio M. & Felix, Donna R.	X /s/ Inocencio Felix	2/25/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Donna Felix	2/25/2015
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Case 15-80480 Doc 1 B1 (Official Form 1) (04/13)			Entered 02 Page 5 of 5	/25/15	1 Des	sc Main	
United Sta Norther		ruptcy Co	urt		Volu	intary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Felix, Inocencio M.			Name of Joint Debtor (Spouse) (Last, First, Middle): Felix, Donna R.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	S			sed by the Joint Debtor in aiden, and trade names):	the last 8 y	years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.I (if more than one, state all): 6560	D. (ITIN)/Com	plete EIN	Last four digits of S (if more than one, s	foc. Sec. or Individual-Tatate all): 7510	xpayer I.D.	(ITIN)/Complete EIN	
Street Address of Debtor (No. & Street, City, State & 1251 Short Court, Apt. 1 Rochelle, IL	Zip Code):		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1251 Short Court, Apt. 1 Rochelle, IL			e & Zip Code):	
	ZIPCODE 61 (068			Z	ZIPCODE 61068	
County of Residence or of the Principal Place of Busin Ogle	ness:		County of Residence Ogle	e or of the Principal Place	e of Busine	ess:	
Mailing Address of Debtor (if different from street add 1251 Short Court, Apt. 1 Rochelle, IL	dress)		Mailing Address of 1251 Short Cour Rochelle, IL	Joint Debtor (if different t, Apt. 1	from stree	t address):	
,	ZIPCODE 61 (068	,		Z	IPCODE 61068	
Location of Principal Assets of Business Debtor (if dif	ferent from stre	eet address abo	ove):				
					Z	IPCODE	
**		set Real Estate 101(51B) xer	box.)		is Filed (C Chapt Recog Main Chapt Recog	Code Under Which Check one box.) ter 15 Petition for gnition of a Foreign Proceeding ter 15 Petition for gnition of a Foreign and Proceeding	
check this box and state type of entity below.) Chapter 15 Debtor	Clearing I			(0	lature of D Check one l	Debts box.)	
Country of debtor's center of main interests:		Tax-Exempt	Entity	Debts are primarily debts, defined in 11		Debts are primarily business debts.	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is Title 26 o	(Check box, if applicable.) \$ 101 Debtor is a tax-exempt organization under Title 26 of the United States Code (the person			§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."		
Filing Fee (Check one box) ✓ Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to only). Must attach signed application for the court's consideration certifying that the debtor is unable to except in installments. Rule 1006(b). See Official F ☐ Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court's consideration. See Official Form 3B. Statistical/Administrative Information ☐ Debtor estimates that funds will be available for diagnostic distribution to unsecured creditors.	regregate noncontingent li 1,925 (amount subject to 1,925 (amount subje	petition olicited prepetition from olicited	S.C. § 101 bbts owed to every three y one or more	(51D). insiders or affiliates) are less eears thereafter).			
Estimated Number of Creditors				50,001-	Over 100,000		

				Inte	rnal Revenue	e Code).	ho	ld purpose."		
	I	Filing Fee (Cl	neck one box)	-		Chapter 11 Debtors				
✓ Full Filing Fee attached			Chec	Check one box:						
Tun I ming I ce attached				Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).						
Filing Fee to be paid in installments (Applicable to individuals				is —	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).					
only). Must attach signed application for the court's					Check if:					
consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.				Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).						
Filing	Fee waiver	requested (At	oplicable to ch	apter 7 individu	ials Chec	k all applicable bo	xes:			
_ `	•		cation for the			plan is being filed v	vith this petition			
consi	deration. See	Official Forr	n 3B.					prepetition from	one or more	e classes of creditors, in
					ac	cordance with 11 U	.S.C. § 1126(b).			
Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.										
Estimate	d Number of	Creditors								
√										
1-49	50-99	100-199	200-999	1,000-	5,001-	10,001-	25,001-	50,001-	Over	
				5,000	10,000	25,000	50,000	100,000	100,000	
Estimate	d Assets	_	_	_	_	_				
4					Ц.			<u> </u>		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 to \$50 milli	, ,	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
	d Liabilities									
√										
\$0 to		\$100,001 to		\$1,000,001 to		, ,	\$100,000,001	\$500,000,001	More than	
\$50,000	\$100,000	\$500,000	\$1 million	\$10 million	to \$50 milli	on \$100 million	to \$500 million	to \$1 billion	\$1 billion	

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Case 15-80480 Doc 1 Filed 02/25/15 B1 (Official Form 1) (04/13) Document	Entered 02/25/15 14:1 Page 6 of 50	L5:14 Desc Main Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Felix, Inocencio M. & Felix,	Donna R.
All Prior Bankruptcy Case Filed Within Last	8 Years (If more than two, attac	h additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, dethat I have informed the petitioner that [he or she] may proceed to chapter 7, 11, 12, or 13 of title 11, United States Code, and explained the relief available under each such chapter. I further contact I delivered to the debtor the notice required by 11 U.S.C. § 34		
	X /s/ Brent A. Wagner	2/25/15
	Signature of Attorney for Debtor(s)	Date
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ✓ No		
Exhil (To be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and man	ch spouse must complete and attac	ch a separate Exhibit D.)
(To be completed by every individual debtor. If a joint petition is filed, ea	ch spouse must complete and attacked a part of this petition.	ch a separate Exhibit D.)
(To be completed by every individual debtor. If a joint petition is filed, ea ✓ Exhibit D completed and signed by the debtor is attached and man If this is a joint petition: ✓ Exhibit D also completed and signed by the joint debtor is attached Information Regarding	ach spouse must complete and attacked a part of this petition. The dear made a part of this petition.	is District for 180 days immediately his District. in the United States in this District, occeding [in a federal or state court]
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(To be completed by every individual debtor. If a joint petition is filed, ea ✓ Exhibit D completed and signed by the debtor is attached and man If this is a joint petition: ✓ Exhibit D also completed and signed by the joint debtor is attached Information Regarding (Check any approached and sesidence, principal place of preceding the date of this petition or for a longer part of such 180 ☐ There is a bankruptcy case concerning debtor's affiliate, general properties and principal place of business or assets in the United States be in this District, or the interests of the parties will be served in regarding the debtor of the parties will be served in regarding the debtor depth of the properties of the parties will be served in regarding the debtor debtor debtor debtor depth of the properties of the parties will be served in regarding the debtor d	ach spouse must complete and attacked a part of this petition. The dear made a part o	is District for 180 days immediately his District. in the United States in this District, oceeding [in a federal or state court] rict. Property Implete the following.)

Title of Authorized Individual

Date

Case 15-80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main B1 (Official Form 1) (04/13) Page 3 Document Page 7 of 50 Name of Debtor(s): **Voluntary Petition** Felix, Inocencio M. & Felix, Donna R. (This page must be completed and filed in every case) **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor [If petitioner is an individual whose debts are primarily consumer debts in a foreign proceeding, and that I am authorized to file this petition. and has chosen to file under Chapter 7] I am aware that I may proceed (Check only one box.) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X X /s/ Inocencio Felix Signature of Foreign Representative Inocencio Felix Signature of Debtor X /s/ Donna Felix Printed Name of Foreign Representative Donna Felix Signature of Joint Debtor Telephone Number (If not represented by attorney) February 25, 2015 Signature of Attorney* **Signature of Non-Attorney Petition Preparer** I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ Brent A. Wagner preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), Brent A. Wagner 6292056 110(h) and 342(b); and 3) if rules or guidelines have been promulgated **Dennis Hewitt** pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services 1124 Lincoln Highway chargeable by bankruptcy petition preparers, I have given the debtor Rochelle, IL 61068-1517 notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. brent.a.wagner@gmail.com Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) February 25, 2015 Address *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Signature petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual: Signature of Authorized Individual If more than one person prepared this document, attach additional sheets Printed Name of Authorized Individual conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11

and the Federal Rules of Bankruptcy Procedure may result in fines or

imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main B1D (Official Form 1, Exhibit D) (12/09) Document Page 8 of 50 Document Page 8 of 50 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Felix, Inocencio M.	Chapter 7
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Inocencio Felix	
Date: February 25, 2015	

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Case 15-80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main B1D (Official Form 1, Exhibit D) (12/09) Document Page 9 of 50 **Northern District of Illinois**

IN RE:		Case No.
Felix, Donna R.		Chapter 7
,	Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Donna	Felix
D . Fabruary 05 0045	

Date: **February 25, 2015**

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Northern District of Illinois

IN RE:	Case No.
Felix, Inocencio M. & Felix, Donna R.	Chapter 7
	-

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 4,357.72		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$ 27,040.37	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,892.95
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,046.70
	TOTAL	21	\$ 4,357.72	\$ 27,040.37	

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Document Page 11 of 50 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Felix, Inocencio M. & Felix, Donna R.	Chapter 7
Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,892.95
Average Expenses (from Schedule J, Line 22)	\$ 2,046.70
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 1,670.20

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 27,040.37
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 27,040.37

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(If known)

IN RE Felix, Inocencio M. & Felix, Donna R

Debtor(s)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00
(Report also on Summary of Schedules)

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(If known)

IN RE Felix, Inocencio M. & Felix, Donna R

Case No. Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	J	134.97
Short Court Apartments, Rochelle, IL - rental security deposit	J	450.00
Furniture, furnishings, 2 TVs, DVD player	J	1,000.00
Personal clothing	J	250.00
Burial Insurance - Penn Life, no surrender value Life Insurance - Global Life, no surrender value	J	0.00
Pension with Emerson Power Transmission (pays \$222.75 per month, no lump sum value)	Н	222.75
	Personal clothing Burial Insurance - Penn Life, no surrender value Life Insurance - Global Life, no surrender value Pension with Emerson Power Transmission (pays \$222.75 per	First National Bank of Rochelle, savings account Short Court Apartments, Rochelle, IL - rental security deposit J Furniture, furnishings, 2 TVs, DVD player J Personal clothing J Burial Insurance - Penn Life, no surrender value Life Insurance - Global Life, no surrender value J Pension with Emerson Power Transmission (pays \$222.75 per

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IN RE Felix, Inocencio M. & Felix, Donna R.

_ Case No. _

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

(If known)

	(Continuation Sheet)								
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION				
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X							
16.	Accounts receivable.	Х							
	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X							
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X							
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X							
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X							
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X							
22.	Patents, copyrights, and other intellectual property. Give particulars.	X							
	Licenses, franchises, and other general intangibles. Give particulars.	X							
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X							
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Ford Focus - 94,000 miles	J	2,300.00				
26.	Boats, motors, and accessories.	X							
27.	Aircraft and accessories.	X							
28.	Office equipment, furnishings, and supplies.	X							
29.	Machinery, fixtures, equipment, and supplies used in business.	X							
	Inventory.	X							
	Animals.	X							
32.	Crops - growing or harvested. Give particulars.	X							
1	Farming equipment and implements.	X							
34.	Farm supplies, chemicals, and feed.	X							

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IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. _____

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X		H	
not aneady fisted. Itemize.				
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(If known)

IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor	elects	the	exemptions	to	which	debtor	is	entitled	under:
(Check or	e box)		_						

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
First National Bank of Rochelle, savings account	735 ILCS 5 §12-1001(b)	134.97	134.9
Short Court Apartments, Rochelle, IL - rental security deposit	735 ILCS 5 §12-1001(b)	450.00	450.0
Furniture, furnishings, 2 TVs, DVD player	735 ILCS 5 §12-1001(b)	1,000.00	1,000.0
Personal clothing	735 ILCS 5 §12-1001(a)	250.00	250.0
Pension with Emerson Power Transmission (pays \$222.75 per month, no lump sum value)	735 ILCS 5 §12-1006(a)	222.75	222.7
2003 Ford Focus - 94,000 miles	735 ILCS 5 §12-1001(c)	2,300.00	2,300.00

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IN RE Felix, Inocencio M. & Felix, Donna R

Debtor(s)

Case No. _____(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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							Summary of Schedules.)	also on Statistical Summary of Certain Liabilities and Related

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Debtor(s)

IN RE Felix, Inocencio M. & Felix, Donna R

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
0 continuation sheets attached

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(If known)

IN RE Felix, Inocencio M. & Felix, Donna R

Debtor(s)

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Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXXXX91.02		J	Collection for Verizon South, Inc.	П	T	T	
AFNI, Inc. P. O. Box 3427 Bloomington, IL 61702-3427							935.09
ACCOUNT NO. Allied Business Accounts 800 1/2 S. 2nd Street Clinton, IA 52733-1600		J	Notice only - collection for Rochelle Community Hospital, Rochelle Medical Group, Rochelle Family Healthcare				
ACCOUNT NO. 1878	╁	J	Medical bills	\vdash	\dashv	\dashv	0.00
Ambulatory EEG Recodings LLC I1516 N. Port Washington Rd Ste 107 Mequon, WI 53092-3478	-						1,292.00
ACCOUNT NO. XXXX0362	T	J	Medical bill	П		T	•
Anesthesia Associates P. O. Box 686 DeKalb, IL 60115							30.68
6 continuation sheets attached	_		(Total of th	Subt			\$ 2,257.77
			(Total of the	-	ota	` 	÷ –,–•••
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	atist	tica	ıl	\$

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(If known)

IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. _

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1123		J	Medical bills				
Camelot Radiology Associates Ltd P. O. Box 1086 Indianapolis, IN 46206-1086	-						10.95
ACCOUNT NO. XXXXXX6033		J	Electric bill				
Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001							
ACCOUNT NO. XXXX1312		J	Notice only - collection for Rochelle Hospital				300.00
Convergent Healthcare Recoveries, Inc. P. O. Box 805184 Kansas City, MO 64180-5184		J	Notice only - conection for Rochene Hospital				0.00
ACCOUNT NO. XXXX3904		J	Notice only - collection for Camelot Radiology				0.00
Credtor's Protection Service, Inc. P. O. Box 4115 Rockford, IL 61110-0615			Associates, Rockford Health Physicians				
							0.00
ACCOUNT NO. XXXXXXXX1749 Debt Recovery Solutions, LLC P. O. Box 9001 Westbury, NY 11590-9001	-	J	Notice only - collection for U.S. Cellular				
							0.00
ACCOUNT NO. Federated Adjustment Co., Inc. P. O. Box 170680 Milwaukee, WI 53217	-	J	Notice only - collection for Ambulatory EEG Recodings LLC				
ACCOUNT NO. XXXX7752		J	Notice only - collection for Pinnacle Credit				0.00
FMS Services P. O. Box 681535 Schaumburg, IL 60168-1535	-		Services (original creditor: American Gen)				
							0.00
Sheet no1 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the		age	e)	\$ 310.95
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tic	n al	\$

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IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. (If known)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. xx5200		J	Medical bills			1	
G N Endocrinology Ltd. 5 Kish Hospital Drive, Ste 201 DeKalb, IL 60115							40.40
ACCOUNT NO. XXXXXXXXX8G22		J	Notice only - collection for Rochelle Family				13.48
Healthcare Billing Services, Inc. P. O. Box 4 Clinton, IA 52733-0004			Healthcare, Inc., Rochelle Medical Group, Rochelle Community Hospital				9.99
ACCOUNT NO. XXXXX7313		J	Notice only - collection for Kishwaukee Hospital			+	0.00
Horizon Financial Management 8585 S. Broadway, Ste. 880 Merrillville, IN 46410							0.00
ACCOUNT NO. XXXXX7313; XXXXX0334		J	Medical bills - also Acct. No. xxxxx5626 &			\dashv	0.00
Kishwaukee Community Hospital Payment Processing Center P. O. Box 739 Moline, IL 61266-0739			xxxxx5978				540.36
ACCOUNT NO. XXXXXXXX6834		J	Medical bill			\dashv	040.00
Kyte River Emergency Physicians P. O. Box 37918 Philadelphia, PA 19101-7918							
ACCOUNT NO. XXX XN000		J	Medical bills			\dashv	23.07
MedCare Health Center LTD 4525 Forst View Avenue Rockford, IL 61108							217.26
ACCOUNT NO. XXX6888 & XXXXXX8432	-	J	Notice only - collection			\dashv	211.20
Medical Business Bureau, LLC P. O. Box 1219 Park Ridge, IL 60068-7219	-						
2.5 6				Ц		\dashv	0.00
Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St	alse	age Ota) <u>:</u>	\$ 794.17
			Summary of Certain Liabilities and Related				\$

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IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. _

		(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XX-XXXXX1136		J	Collecton for Pinnacle Credit Services (original			П	
Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606			creditor: American Gen)				6,236.26
ACCOUNT NO. XXXXO000		J	Medical bills	\vdash		Н	0,200.20
Michael J. Monfils MD LLC P. O. Box 957 Rockford, IL 61105-0957	_						47.76
ACCOUNT NO. XXXXO000		J	Medical bill			Н	47.70
Midwest Neurology 181 S. Lincolnway North Aurora, IL 60542-1609							140.26
ACCOUNT NO. x2313		J	Medical bills	\vdash		П	140.20
Midwest Orthopaedic Institute 1952 Aberdeen Court Sycamore, IL 60178							
ACCOUNT NO. XXXXN000		J	Medical bills				93.99
Midwest Physical Therapy & Reh 513 4th Avenue Rochelle, IL 61068							234.30
ACCOUNT NO. XXX3705		J	Notice only - collection for Swedish American				234.30
Mutual Management 401 E. State Street Rockford, IL 61104			MSO, Rochelle Medical, Madhav Srivastava MD, Rochelle Medical				0.00
ACCOUNT NO. xx7416	-	J	Medical bills			H	0.00
NEB Medical Services 7646 W. 159th Street Orland Park, IL 60462-5035							
						Щ	56.43
Sheet no 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the)	\$ 6,809.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	o o tica	n al	\$

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IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. _

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XX5635		J	Medical bill			П	
Neuroaccess Inc. Dr. Pradeep Bhatia 8743 W. Ogden Avenue Lyons, IL 60534	-						321.74
ACCOUNT NO. XXXXXXX952-1		J	Medical bill				
Northern Open MRI LLC 1955 DeKalb Avenue Sycamore, IL 60178							50.40
ACCOUNT NO. XXXXX5058		J	Medical bills			Н	52.43
OSF Healthcare/OSF Medical Group Common Business Office P. O. Box 1806 Peoria, IL 61656-1806	_						280.00
ACCOUNT NO. XXXXXXX7599		J	Collection for Fingerhut				
RJM Acquisitions, LLC 575 Underhill Blvd., Ste 224 Syosset, NY 11791-4437							
ACCOUNT NO. XXX8373		J	Medical bills			Н	132.09
Rochelle Community Hospital 900 N. Second Street Rochelle, IL 61068							12,901.50
ACCOUNT NO. 7611		J	Medical bill				12,301.30
Rochelle Eye Care Center P. O. Box 607 Rochelle, IL 61068							161.00
ACCOUNT NO. XXXXXX3298	H	J	Medical bill			H	101.00
Rochelle Family Healthcare, Inc. P. O. Box 5336 Belfast, ME 04915-5200							_
					L	Ц	96.00
Sheet no4 of6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the S	als	age Fota	e) al n	\$ 13,944.76
			Summary of Certain Liabilities and Relate				\$

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IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXXX7879		J	Medical bills	П		Ħ	
Rochelle Medical P. O. Box 266 Rochelle, IL 61068	_						60.37
ACCOUNT NO. XXXX5409		J	Notice only - collection for Rochelle Hospital			H	
Rockford Mercantile Agency, Inc. 2502 S. Alpine Road Rockford, IL 61108	_		,				0.00
ACCOUNT NO. x6054		J	Collection for Bungers Video			H	0.00
RRCA Account Management 201 E. 3rd Street Sterling, IL 61081	-		3				220.36
ACCOUNT NO. XXXX6692		J	Medical bills				
Rush-Copley Medical Center 2000 Ogden Avenue Aurora, IL 60504							
		J	Medical bill			\dashv	636.00
ACCOUNT NO. XXXX3705 Swedish American Management Services 2550 Charles Street Rockford, IL 61108		J	Medicai bili				166.00
ACCOUNT NO. XXXXX5259		J	Phone bill			\dashv	100.00
T-Mobile P. O. Box 742596 Cincinnati, OH 45274-2596							264.17
ACCOUNT NO. XXXXX1749		J	Phone bill				204.17
U.S. Cellular P. O. Box 0203 Palatine, IL 60044-0203							
							576.82
Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th)	\$ 1,923.72
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Relate	also atis	o o	n al	\$

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IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No. ____

		`					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. x5518		J	Loan	Н		\dashv	
World Finance 1214 Currency Court Rochelle, IL 61068							1,000.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Standary of Certain Liabilities and Relate	als	age Ota	e) il n	\$ 1,000.00 \$ 27,040.37

R6G (Official CASE) 15,780480	Doc 1	Filed 02/25/15	Entered 02/25/15 14:15:14
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Debtor(s)

IN RE Felix, Inocencio M. & Felix, Donna R.

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(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Lease for apartment at 1251 Short Court, #1, Rochelle, IL 1/1/15 - 12/31/15

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IN RE Felix, Inocencio M. & Felix, Donna R

Case No.

Debtor(s) (If known)

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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:					
Debtor 1 Inocencio M. Felix						
First Name	Middle Name	Last Name				
Debtor 2 Donna R. Felix (Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: I	Northern District of Illinois					
Case number				Check if the	nis is:	
(If known)				An am	ended filing	
					olement showing pos	•
Official Form 6l					er 13 income as of the	e following date:
				MM / D	DD / YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If you figure separated and your spot separate sheet to this form. On the Part 1: Describe Employment	ou are married and not fili use is not filing with you, top of any additional pag	ing jointly, and yo do not include inf	ur spouse is formation ab	s living with y out your spo	ou, include informationse. If more space is	on about your spouse. needed, attach a
Fill in your employment		Dahtard			Dahtan 2 an man t	
information.		Debtor 1			Debtor 2 or non-	ming spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	ed		Employed Mot employed	
Include part-time, seasonal, or self-employed work.						
Occupation may Include student or homemaker, if it applies.	Occupation					
	Employer's name					
	Employer's address					
		Number Street			Number Street	
		City	State ZIP	Code	City	State ZIP Code
	How long employed the	-				
Part 2: Give Details About	: Monthly Income					
Estimate monthly income as of spouse unless you are separated		n. If you have noth	ing to report	or any line, w	rite \$0 in the space. Inc	lude your non-filing
If you or your non-filing spouse ha below. If you need more space, a	ave more than one employe		ormation for a	II employers fo	or that person on the lin	nes
			Fo	r Debtor 1	For Debtor 2 or non-filing spouse	
 List monthly gross wages, sal- deductions). If not paid monthly, 			2. \$	0.00	\$0.00	
3. Estimate and list monthly over	rtime pay.		3. + \$	0.00	+ \$0.00_	_
4. Calculate gross income. Add li	ne 2 + line 3.		4. \$	0.00	\$0.00_	

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Debtor 1

Inocencio M. Felix
First Name Middle Name

Last Name

Case number (if known)

		For	Debtor 1		otor 2 or ng spouse		
Copy line 4 here	→ 4.	\$	0.00	\$	0.00		
5. List all payroll deductions:							
5a. Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	0.00		
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00		
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00		
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00		
5e. Insurance	5e.	\$	0.00	\$	0.00		
5f. Domestic support obligations	5f.	\$	0.00	\$	0.00		
5g. Union dues	5g.	\$	0.00	\$	0.00		
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$	0.00		
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	0.00	\$	0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	0.00		
8. List all other income regularly received:							
8a. Net income from rental property and from operating a business, profession, or farm							
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00		
8b. Interest and dividends	8b.	\$	0.00	\$	0.00		
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent						
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00		
8d. Unemployment compensation	8d.	\$	0.00	\$	0.00		
8e. Social Security	8e.	\$	1,182.60	\$	487.60		
8f. Other government assistance that you regularly receive							
Include cash assistance and the value (if known) of any non-cash assistanthat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	nce	\$	0.00	\$	0.00		
Specify:	8f.						
8g. Pension or retirement income	8g.	\$	222.75	\$	0.00		
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$	0.00		
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	1,405.35	\$	487.60		
 Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse. 	10.	\$	1,405.35	- \$	487.60	= \$ 1,892.95	
11. State all other regular contributions to the expenses that you list in <i>Sch</i> e	dule J	<u> </u>	<u>-</u>		-	-	
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.							
Do not include any amounts already included in lines 2-10 or amounts that are	not av	/ailable	to pay expens	es listed in	Schedule J.		
Specify:					11.	+ \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. \$\frac{1,892.95}{Combined}\$							
13. Do you expect an increase or decrease within the year after you file this	form?	•				monthly income	
▼ No. Yes. Explain: None							

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Fill in this information to identify your case:		
Debtor 1 Inocencio M. Felix First Name Middle Name Last Name	Check if this is:	
Debtor 2 Donna R. Felix	An amende	
(Spouse, if filing) First Name Middle Name Last Name		nt showing post-petition chapter 13
United States Bankruptcy Court for the: Northern District of Illinois	expenses as	s of the following date:
Case number (If known)	MM / DD / YY	
		filing for Debtor 2 because Debtor 2 separate household
Official Form 6J		•
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are fill information. If more space is needed, attach another sheet to this form (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
No. Go to line 2. Yes. Does Debtor 2 live in a separate household?		
No Pres. Debtor 2 must file a separate Schedule J.		
2. Do you have dependents?	Dependent's relationship to	De pendent's Does dependent live
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	Debtor 1 or Debtor 2	age with you?
Do not state the dependents'	Grandson	19 No Yes
names.		☐ No
		Yes
		No
		☐ Yes
		——————————————————————————————————————
		□ No
		Yes
3. Do your expenses include expenses of people other than yourself and your dependents?		
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you a	re using this form as a supplement	in a Chapter 13 case to report
expenses as of a date after the bankruptcy is filed. If this is a supplem applicable date.	ental Schedule J, check the box at t	he top of the form and fill in the
Include expenses paid for with non-cash government assistance if you	ı know the value of	
such assistance and have included it on Schedule I: Your Income (Offi	cial Form 6I.)	Your expenses
 The rental or home ownership expenses for your residence. Include any rent for the ground or lot. 	e first mortgage payments and 4	\$600.00
If not included in line 4:		
4a. Real estate taxes	4	a. \$
4b. Property, homeowner's, or renter's insurance	4	b. \$
4c. Home maintenance, repair, and upkeep expenses	4	c. \$
4d. Homeowner's association or condominium dues	4	d. \$

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Debtor 1

Inocencio M. Felix
First Name Middle Name

Last Name

Case number (if known)_

		You	ur expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$	175.00
6b. Water, sewer, garbage collection	6b.	\$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	105.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.	\$	355.00
8. Childcare and children's education costs	8.	\$	0.00
9. Clothing, laundry, and dry cleaning	9.	\$	35.00
0. Personal care products and services	10.	\$	85.00
Medical and dental expenses	11.	\$	200.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$	200.00
3. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	75.00
4. Charitable contributions and religious donations	14.	\$	0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 			
15a. Life insurance	15a.	\$	63.70
15b. Health insurance	15b.	\$	80.00
15c. Vehicle insurance	15c.	\$	73.00
15d. Other insurance. Specify:	15d.	\$	0.00
5. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
7. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	0.00
17b. Car payments for Vehicle 2	17b.	\$	0.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). 	18.	\$	0.00
9. Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor	1	Inocencio First Name	Middle Name	Last Name	Case number (if kn	own)			
21. O ʻ	ther. S	Specify:				21.	+\$	0.00	-
			ses. Add lines 4 thly expenses.	hrough 21.		22.	\$	2,046.70	
23. Ca l	lculate	e your month	ly net income.						
23a	ı. Co	py line 12 (yo	ur combined moi	nthly income) from Schedule I.		23a.	\$	1,892.95	-
23b	. Co	py your month	nly expenses fror	n line 22 above.		23b.	-\$	2,046.70	_
23c		•	onthly expenses f r monthly net inc	rom your monthly income. ome.		23c.	\$	-153.75	-
For	r exam	nple, do you e e paymentto i	xpect to finish pa	se in your expenses within the year ying for your car loan within the year ase because of a modification to the	ar or do you expect your				_
	Yes.	None							

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(If known)

IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **February 25, 2015** Signature: /s/ Inocencio Felix Debtor Inocencio Felix Date: February 25, 2015 Signature: /s/ Donna Felix (Joint Debtor, if any) Donna Felix [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the ___ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of ______ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Signature: _

 $_{B7 \text{ (Official Form?)}}$ Case 15-80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main Page 34 of 50 Document

Inited States Bankruptcy Cour	ť
Northern District of Illinois	

IN RE:	Case No
Felix, Inocencio M. & Felix, Donna R.	Chapter 7
Debtor(s)	•

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

5,852.00 2013: (W) Social Security Disability

15,036.00 2013 (H): Social Security

28,075.50 8/8/14 (H): SSI refund of social security may incorrectly withheld as a lump sum

15,036.00 2014 (H): Social Security

2,673.00 2014 (H): Emersion Power Transmission pension

2,673.00 2014 (H): Emersion Power Transmission pension

2,365.20 2015 (H): Social Security through 2/25/15

974.00 2015 (W): Social Security through 2/25/15

445.50 2015 (H): Emersion Power Transmission pension through 2/25/15

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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Filed 02/25/15

PAYOR IF OTHER THAN DEBTOR

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NAME AND ADDRESS OF PAYEE **Hewitt & Wagner** 1124 Lincoln Highway Rochelle, IL 61068-0000

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,000.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR **Chiffon Felix** 900 Avenue B, Apt. D Rochelle, IL 61068

DATE Feb. 2015 DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

2001 Dodge Caravan, 187,000 miles gave to daughter, Chiffon Felix -

value: \$500.00

daughter

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

 \checkmark

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case. identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 25, 2015	Signature /s/ Inocencio Felix	
	of Debtor	Inocencio Felix
Date: February 25, 2015	Signature /s/ Donna Felix	
	of Joint Debtor	Donna Felix
	(if any)	

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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Felix, Inocencio M. & Felix, Donna R.

Date: _____ February 25, 2015

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Case No. _

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Northern District of Illinois

Felix, Inocencio M. & Felix, Donna R.	C	hapter 7					
	Debtor(s)		•				
CHAPTER 7	INDIVIDUAL DEBTOR'S	S STATEMENT OF	INTENTION				
PART A – Debts secured by property of estate. Attach additional pages if necess		ly completed for EACH	debt which is secured by property of the				
Property No. 1							
Creditor's Name:	De	Describe Property Securing Debt:					
Property will be (check one): Surrendered Retained	l .						
If retaining the property, I intend to (cl. Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).				
Property is (check one): Claimed as exempt Not claim	ned as exempt						
Property No. 2 (if necessary)							
Creditor's Name:	De	Describe Property Securing Debt:					
Property will be (check one): Surrendered Retained	L						
If retaining the property, I intend to (ch Redeem the property Reaffirm the debt Other. Explain	heck at least one):	(for exampl	e, avoid lien using 11 U.S.C. § 522(f)).				
Property is (check one): Claimed as exempt Not claim	ned as exempt						
PART B – Personal property subject to undditional pages if necessary.)	nexpired leases. (All three colu	mns of Part B must be co	ompleted for each unexpired lease. Attac				
Property No. 1							
Lessor's Name: Richard Schultz		Describe Leased Property: Lease for apartment at 1251 Short Court, #1, Rochelle, IL - Lease will be assumed pursuan 11 U.S.C. § 365(p)(2): ✓ Yes ☐ No					
Property No. 2 (if necessary)							
Lessor's Name:	Describe Leased Pro	Describe Leased Property: Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No					
continuation sheets attached (if any	")						

/s/ Inocencio Felix Signature of Debtor /s/ Donna Felix Signature of Joint Debtor

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IN RE:		Case No			
Felix, Inocencio M. & Felix, Don	na R.	Chapter 7			
	Debtor(s)	•			
	VERIFICATION OF CREDIT	TOR MATRIX			
		Number of Creditors41			
The above-named Debtor(s) he	reby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.			
Date: February 25, 2015	/s/ Inocencio Felix				
	Debtor				
	(a) Danna Falin				
	/s/ Donna Felix				
	Joint Debtor				

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Felix, Inocencio M. 1251 Short Court, Apt. 1 Rochelle, IL 61068 Document Page 40 of 50 Credtor's Protection Service, Inc. P. O. Box 4115 Rockford, IL 61110-0615

Medical Business Bureau, LLC P. O. Box 1219 Park Ridge, IL 60068-7219

Felix, Donna R. 1251 Short Court, Apt. 1 Rochelle, IL 61068 Debt Recovery Solutions, LLC P. O. Box 9001 Westbury, NY 11590-9001 Merchants' Credit Guide Co. 223 W. Jackson Blvd. Chicago, IL 60606

Dennis Hewitt 1124 Lincoln Highway Rochelle, IL 61068-1517 Federated Adjustment Co., Inc. P. O. Box 170680 Milwaukee, WI 53217

Michael J. Monfils MD LLC P. O. Box 957 Rockford, IL 61105-0957

AFNI, Inc. P. O. Box 3427 Bloomington, IL 61702-3427 FMS Services P. O. Box 681535 Schaumburg, IL 60168-1535 Midwest Neurology 181 S. Lincolnway North Aurora, IL 60542-1609

Allied Business Accounts 300 1/2 S. 2nd Street Clinton, IA 52733-1600 G N Endocrinology Ltd. 5 Kish Hospital Drive, Ste 201 DeKalb, IL 60115

Midwest Orthopaedic Institute 1952 Aberdeen Court Sycamore, IL 60178

Ambulatory EEG Recodings LLC 11516 N. Port Washington Rd Ste 107 Mequon, WI 53092-3478 Healthcare Billing Services, Inc. P. O. Box 4
Clinton, IA 52733-0004

Midwest Physical Therapy & Reh 513 4th Avenue Rochelle, IL 61068

Anesthesia Associates P. O. Box 686 DeKalb, IL 60115

Horizon Financial Management 8585 S. Broadway, Ste. 880 Merrillville, IN 46410 Mutual Management 401 E. State Street Rockford, IL 61104

Camelot Radiology Associates Ltd P. O. Box 1086 Indianapolis, IN 46206-1086 Kishwaukee Community Hospital Payment Processing Center P. O. Box 739 Moline, IL 61266-0739 NEB Medical Services 7646 W. 159th Street Orland Park, IL 60462-5035

Commonwealth Edison Bill Payment Center Chicago, IL 60668-0001 Kyte River Emergency Physicians P. O. Box 37918 Philadelphia, PA 19101-7918

Neuroaccess Inc. Dr. Pradeep Bhatia 8743 W. Ogden Avenue Lyons, IL 60534

Convergent Healthcare Recoveries, Inc. P. O. Box 805184 Kansas City, MO 64180-5184

MedCare Health Center LTD 4525 Forst View Avenue Rockford, IL 61108 Northern Open MRI LLC 1955 DeKalb Avenue Sycamore, IL 60178 Case 15-80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main

OSF Healthcare/OSF Medical Group Common Business Office P. O. Box 1806 Peoria, IL 61656-1806 Document Page 41 of 50 Swedish American Management Services 2550 Charles Street Rockford, IL 61108

Richard Schultz 304 Windsor Drive DeKalb, IL 60114 T-Mobile P. O. Box 742596 Cincinnati, OH 45274-2596

RJM Acquisitions, LLC 575 Underhill Blvd., Ste 224 Syosset, NY 11791-4437

U.S. Cellular P. O. Box 0203 Palatine, IL 60044-0203

Rochelle Community Hospital 900 N. Second Street Rochelle, IL 61068 World Finance 1214 Currency Court Rochelle, IL 61068

Rochelle Eye Care Center P. O. Box 607 Rochelle, IL 61068

Rochelle Family Healthcare, Inc. P. O. Box 5336 Belfast, ME 04915-5200

Rochelle Medical P. O. Box 266 Rochelle, IL 61068

Rockford Mercantile Agency, Inc. 2502 S. Alpine Road Rockford, IL 61108

RRCA Account Management 201 E. 3rd Street Sterling, IL 61081

Rush-Copley Medical Center 2000 Ogden Avenue Aurora, IL 60504

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual	al
Printed Name of Authorized Ind	
inited ratio of radionized the	vidual

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that

Page 3

Address

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-80480 Doc 1
B1D (Official Form 1, Exhibit D) (12/09)

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Northern District of Illinois

IN RE:	Case No.
Felix, Inocencio M.	Chapter 7
Debtor(s)	*

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot

do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to tak to stop creditors' collection activities.	you will lose is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhone of the five statements below and attach any documents as directed.	ibit D. Check
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and a performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach certificate and a copy of any debt repayment plan developed through the agency.	ssisted me in
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and a performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan devel the agency no later than 14 days after your bankruptcy case is filed.	issisted me in You must file
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]	
If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 3 you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, togethe of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dism case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. You also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first received only briefing.	r with a copy nissal of your our case may
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accommotion for determination by the court.]	mpanied by a

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

		*	
Signature of Debtor: /s/ Inocencio Felix	1	nocences.	=tely

Date: February 25, 2015

Case 15-80480 B1D (Official Form 1, Exhibit D) (12/09)

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Northern District of Illinois

Desc Main

IN RE:	Case No.
Felix, Donna R.	Chapter 7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the
certificate and a copy of any debt repayment plan developed through the agency.
12 Within the 180 days before the filing of my hankruptcy case. I received a briefing from a credit counseling agency approved by

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must fil
a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed throug
the agency no later than 14 days after your bankruptcy case is filed.

	3. I c	ertify	that I	reques	ted cr	edit co	unseling	serv	ices fro	m an app	roved ag	gency b	ut was	unable to	obtain	the se	rvice	s durin	g the sev	√er
day	ys fro	m the	e time	I mad	e my	reques	t, and t	he fo	llowing	g exigent	circums	stances	merit	a tempor	ary wa	iver o	f the	credit	counsel	ing
req	luiren	ent s	o I ca	n file n	ıy ban	kruptc	y case n	ow. [Summa	rize exig	ent circi	umstand	ces her	e.J						

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by
motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Donna Felix	(Wome Dely
	,
Date: February 25, 2015	

IN RE Felix, Inocencio M. & Felix, Donna R.

Debtor(s)

Case No.

(lf known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

5505.11	CATION UNDER LENALTY OF TERIORY BY INDIVIDUAL DEBTOR
	that I have read the foregoing summary and schedules, consisting of 3 sheets, and that they are knowledge, information, and belief.
~	
Date: February 25, 2015	Signature: /s/ Inocencio Felix Onocencio Celia Inocencio Felix Debior
Date: February 25, 2015	Signature: /s/ Donna Felix
Date. 1 Cordary 20, 2010	Donna Felix [If joint case, both spouses must sign.]
DECLARATION AND SIG	GNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the d and 342 (b); and, (3) if rules or guide	at: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for bettor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), lines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by iven the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting that section.
Printed or Typed Name and Title, if any, of	Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)
	not an individual, state the name, title (if any), address, and social security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of is not an individual:	all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared this	document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failus imprisonment or both. 11 U.S.C. § 11	re to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or 0; $18\ U.S.C.\ \S\ 156.$
DECLARATION UND	DER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or a
member or an authorized agent of (corporation or partnership) named schedules, consisting ofknowledge, information, and belief	the partnership) of the
Date:	Signature:
	(Print or type name of individual signing on behalf of debtor)
	n behalf of a partnership or corporation must indicate position or relationship to debtor.]
Penalty for making a false statement	or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Date: February 25, 2015 Signature /s/ Inocencio Felix Roconcio

of Debtor

Inocencio Felix

Donna Felix

Date: February 25, 2015 Signature /s/ Donna Felix

of Joint Debtor

(if any)

O continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571,

עוויט פאאמיסט פווויט די ניברביטפסיסטבין אווו נציווו ובבם טיטבר

 \checkmark

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Northern District of Illinois

IN RE:	Case No.
Felix, Inocencio M. & Felix, Donna R.	Chapter 7
Debtor(s)	1
CHAPTER 7 INDIVIDUAL DEBTOR'S STATE	MENT OF INTENTION
PART A - Debts secured by property of the estate. (Part A must be fully complete	ed for EACH debt which is secured by property of the

CHAPTER 7	INDIVIDUAL DEBTOR'S STATEMENT	OF INTENTION
PART A – Debts secured by property of state. Attach additional pages if necess	the estate. (Part A must be fully completed for E A ary.)	CH debt which is secured by property of the
Property No. 1		
Creditor's Name:	Describe Property Se	ecuring Debt:
Property will be (check one): Surrendered Retained		
If retaining the property, I intend to (che) Redeem the property Reaffirm the debt Other. Explain		mple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim	ed as exempt	
Property No. 2 (if necessary)		
Creditor's Name:	Describe Property Se	ecuring Debt:
Property will be (check one): Surrendered Retained		
If retaining the property, I intend to (ch) Redeem the property Reaffirm the debt Other. Explain		mple, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claim		
PART B – Personal property subject to undditional pages if necessary.)	nexpired leases. (All three columns of Part B must b	e completed for each unexpired lease. Attach
Property No. 1		
Lessor's Name: Richard Schultz	Describe Leased Property: Lease for apartment at 1251 Short Cour #1, Rochelle, IL -	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ Yes ☐ No
continuation sheets attached (if any)	
declare under penalty of perjury tha personal property subject to an unexp	it the above indicates my intention as to any pro pired lease.	operty of my estate securing a debt and/or
Date: February 25, 2015	/s/ Inocencio Felix Processor Signature of Debtor /s/ Donna Felix	Tely
	Signature of Joint Debtor	

B201B (Form 201B) (12/09) -80480 Doc 1 Filed 02/25/15 Entered 02/25/15 14:15:14 Desc Main

Document Page 48 of 50 United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No.
Felix, Inocencio M. & Felix, Donna R.	Chapter 7
Debtor(s)	

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certificate of [Non-Attorney] Bankruptcy Petition Preparer		
I, the [non-attorney] bankruptcy petition preparer signing to notice, as required by § 342(b) of the Bankruptcy Code.	he debtor's petition, hereby certify that I delivered to the debtor the atta	ached
Printed Name and title, if any, of Bankruptcy Petition Prep Address:	arer Social Security number (If the bankru petition preparer is not an individual, the Social Security number of the offi principal, responsible person, or partre the bankruptcy petition preparer.)	state cer,
x	(Required by 11 U.S.C. § 110.)	
Signature of Bankruptcy Petition Preparer of officer, prince partner whose Social Security number is provided above.	pal, responsible person, or	
Cert	ificate of the Debtor	
I (We), the debtor(s), affirm that I (we) have received and	read the attached notice, as required by § 342(b) of the Bankruptcy Coo	de.
Felix, Inocencio M. & Felix, Donna R.	X /s/ Inocencio Felix Inocencio Folix 2/25 Signature of Debtor	i/2015
Printed Name(s) of Debtor(s)	Signature of Debtor	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Case No. (if known)

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Signature of Debtor

Signature of Joint Debtor (if any)

X /s/ Donna Felix

Date

Date

2/25/2015

ATTORNEY & CLIENT CHAPTER 7 BANKRUPTCY FEE AGREEMENT

Client has engaged the services of Hewitt Law Office for the purpose of filing a Petition under Chapter ______ of the Bankruptcy Code, under the following terms:

THE CLIENT AGREES TO:

- 1. Discuss with the attorney the client's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.
- 3. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the client's social security number, the client will also bring to the meeting a social security card.) The client must be present in time for check-in and when the case is called for the actual examination.
- 4. Notify the attorney of any change in the client's address or telephone number.
- 5. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 6. Contact the attorney immediately if the client loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 7. Pay for and complete the credit counseling prior to filing and the debtor education courses after the filing and before discharge.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the client regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the client and answer the client's questions.
- 2. Personally review with the client and sign the completed petition and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical staff of the attorney's office, but the attorney will review prior to client's signing.)
- 3. Timely prepare and file the client's petition, plan, statements and schedules.
- 4. Advise the client of the requirement to attend the meeting of creditors and notify the client of the date, time and place of the meeting and that both spouses must appear with proper

ID and social security number verification.

- 5. Provide knowledgeable legal representation for the client at the meeting of creditors (in time for check-in and the actual examination) and, if applicable, for the confirmation hearing.
- 6. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, attorney will personally explain to the client in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the client.
- 7. Timely submit to the trustee properly documented proof of income for the client, including business reports for self-employed clients and a copy of the client's most recent tax return.
- 8. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the client.
- 9. Timely respond to motions for relief from stay.
- 10. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

IMPROPER CONDUCT BY THE ATTORNEY. If the client disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the client may file an objection with the court and request a hearing.

IMPROPER CONDUCT BY THE CLIENT. If the attorney believes that the client is not complying with the client's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

DISCHARGE OF THE ATTORNEY. The client may discharge the attorney at any time.

Total fee to be paid for attorney's services: \$ 000	, plus any filing fees assessed by the Bankruptcy Court.
(Do not sign if this line is blank.)	
Signed:	
Magnico Fely	Automes ———
Client	